

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No: 09/991,894
Applicant: Scott Lascelles et al.
Filed: 11/13/2001
Title: On-Line Balance Transfers
Art Unit: 3693
Examiner: Apple, Kirsten Sachwitz
Docket: 132538-1016
Customer No.: 32914

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

REPLY UNDER 37 C.F.R. §1.111

Sir:

This reply is in response to the Office Action mailed January 19, 2007. No amendments are being made to the application in connection with this reply.

Applicants respectfully traverse the rejections of all claims under §101, §112, second paragraph, and §102(e). They are in error for reasons detailed below. Withdrawal of these rejections is respectfully requested.

Rejection under §112, second paragraph

According to Section 2103.02 of the Manual for Patent Examination Procedure (8th ed. August, 2006),

If the language of the claim is such that a person of ordinary skill in the art could not interpret the metes and bounds of the claim so as to understand how to avoid infringement, a rejection of the claim under 35 U.S.C. 112, second paragraph, would be appropriate. See Morton Int'l, Inc. v. Cardinal Chem. Co., 5 F.3d 1464, 1470, 28 USPQ2d